

I Claim:

- 1) In a computer network, a system for performing a secured transaction between a buyer's PC, a vendor server, a creditor server and a security server, wherein said buyer's PC has received fingerprint programming from said security server.
- 2) A system for performing a secured transaction according to claim 1, wherein said buyer's PC has received encryption programming and decryption programming from said security server.
- 3) A method for performing secure electronic transactions on a computer network, said network comprising a buyer's computer, a vendor server, a creditor server and a security server, said buyer's computer having a fingerprint file stored in the memory thereof, including the steps of:
 - i) said buyer computer requesting to purchase merchandise to said vendor server, said purchase request including said buyer computer's IP address;
 - ii) said buyer computer selecting a predetermined form of secured payment method;
 - iii) said payment method selection causing said vendor server to transmit to said security server a request for confirmation of said buyer computer's identity at said buyer computer's IP address;
 - iv) said confirmation request causing said security server to send a retrieval request to said IP address, said retrieval request including a retrieval program for detecting and retrieving said buyer's computer's fingerprint file, and said retrieval request further comprising a response request asking for confirmation of said purchase request; whereby a positive response from said buyer's computer to said security server accompanied by said

fingerprint file causes said security server to confirm said buyer computer's identity to said vendor server and to approve said purchase.

- 4) A method of performing secure electronic transactions on a computer network, said network comprising a buying computer, an ISP computer and a vendor computer, including the steps of:

said ISP computer assigning to buying computer a Buyer-ID code and IP address;

said buying computer communicating via said ISP computer with said vendor computer and allowing an operator to select merchandise or services for purchase;

said Buyer-ID and buyer computer's IP address are provided to vendor computer programmed to request and receive said information;

vendor computer is programmed to use Buyer-ID and BC's current IP address along with information such as desired Item ID, cost and name for generating an electronic purchase inquiry which is transmitted to ISP computer;

ISP is programmed such that upon receipt of purchase inquiry from MC, ISP uses combination of IP address and Buyer-ID to determine within ISP's internal network whether Buyer is in fact still online at the address assigned at the beginning of the online session;

whereby if buyer computer is determined to be connected to ISP computer at correct address, ISP computer then generates and transmits Transaction Confirmation Number and instructs MC to generate and forward invoice to ISP computer.